

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or unexpired Lease

Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

DWIGHT O. DIXON

Case No.:

23-19143

Judge:

CMG

Debtor(s)

Chapter 13 Plan and Motions

Original

Modified/Notice Required

Date: 03/07/24

Motions Included

Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a / 7b / 7c.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NOPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a / 7b / 7c.

Initial Debtor(s)' Attorney: BST Initial Debtor: DOD Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ 800.00 monthly for 60 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ _____ per month for _____ months; \$ _____ per month for _____ months, for a total of _____ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also

Part 4.

If a Creditor filed a claim for arrearages, the arrearages will / will not be paid by the Chapter 13

Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: _____ Initial Co-Debtor: _____

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,200.00
DOMESTIC SUPPORT OBLIGATION	DOMESTIC SUPPORT OBLIGATION	\$1.00
Internal Revenue Service	Taxes and certain other debts	30,670.00
State of NJ	Taxes and certain other debts	\$5,990.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
Internal Revenue Service	9 Azalea Court, Barnegat, NJ 08005 Ocean County	76,665.35	475,000.00	Midland Mtg Co 334,719.00 USD of HUD 95,332.00	0.00	0.00	0.00

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. **Surrender** **NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. **Secured Claims Unaffected by the Plan** **NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Mercedes Benz Financial	Cam-AM
Navy FCU	2022 Mercedes
Hilton Resorts	Timeshare
Midland Mortgage	1st Mortgage (regular payments)

g. **Secured Claims to be Paid in Full Through the Plan:** **NONE**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
Mercedes Benz Financial	0.00	Monthly payments \$804.00	Assume	\$804.00

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
IRS	lien - home	76,665.00	475,000.00	440,000.00	0.00	76,665.00

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove or record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
- Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) _____
- 3) _____
- 4) _____
- 5) _____
- 6) _____

d. Post-Petition Claims

The Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: _____.

Explain below **why** the plan is being modified:

Deal with timeshare; Midland Mortgage not in plan; Amend Part 4a and 4f

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 03/08/24

/s/ Dwight O. Dixon
Debtor

Date: _____

Joint Debtor

Date: 03/08/24

/s/ Brian S. Thomas
Attorney for the Debtor(s)

In re:
Dwight O. Dixon
Debtor

Case No. 23-19143-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: Mar 12, 2024

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2024:

Recip ID	Recipient Name and Address
db	+ Dwight O. Dixon, 9 Azalea Court, Barnegat, NJ 08005-2049
cr	+ Mercedes-Benz Vehicle Trust successor in interest, 13650 Heritage Parkway, Fort Worth, TX 76177-5323
520077286	+ Fairmount Park Homeowner's Ass'n, P.O. Box 239, Moorestown, NJ 08057-0239
520053967	+ Hilton Resorts Corp, PO Box 618267, Orlando, FL 32861-8267
520094880	+ Hilton Resorts Corporation, 6355 Metrowest Blvd., Suite 180, ORLANDO, FL 32835-7606
520053969	+ Jamila Jones, 238 Overlook Drive, East Stroudsburg, PA 18301-6897
520053971	+ Law Office of McInerney and Schmidt, LLC, 710 Main Street, Suite 2B, Moorestown, NJ 08057-3066
520053973	+ Madelyn Vasquez Dixon, 9 Azalea Court, Barnegat, NJ 08005-2049
520053978	+ Pentagroup Financial, 5959 Corporate Drive, Houston, TX 77036-2302
520053980	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court;, State of New Jersey, Department of Taxation, PO Box 267, Trenton, NJ 08695-0267

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 12 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 12 2024 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520113869	Email/PDF: bncnotices@becket-lee.com	Mar 12 2024 21:11:31	AMEX TRS Co., Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520093366	Email/PDF: resurgentbknotifications@resurgent.com	Mar 12 2024 21:00:32	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520053958	+ Email/Text: backoffice@affirm.com	Mar 12 2024 20:55:00	Affirm, Inc., 650 California Street, San Francisco, CA 94108-2716
520133285	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 12 2024 21:11:13	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 300001, Greenville TX 75403-3001
520053959	+ Email/PDF: bncnotices@becket-lee.com	Mar 12 2024 21:00:40	American Express, PO Box 981537, El Paso, TX 79998-1537
520096404	Email/PDF: bncnotices@becket-lee.com	Mar 12 2024 21:00:56	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520053960	+ Email/Text: GSBankElectronicBankruptcyNotice@googlemail.com	Mar 12 2024 20:54:00	Apple Card, PO Box 7247, Philadelphia, PA 19170-0001
520053961	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 12 2024 21:00:06	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520088868	+ Email/PDF: ebn_ais@aisinfo.com	Mar 12 2024 21:00:33	Capital One N.A., 4515 N Santa Fe Ave,

District/off: 0312-3

Date Rcvd: Mar 12, 2024

User: admin

Form ID: pdf901

Page 2 of 4

Total Noticed: 55

520053962	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 12 2024 21:00:03	Oklahoma City, OK 73118-7901 Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
520053963	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 12 2024 21:00:59	Dept of Ed/Aidvantage, 1891 Metro Center Drive, Reston, VA 20190-5287
520053964	+ Email/Text: mrdiscen@discover.com	Mar 12 2024 20:53:00	Discover, PO Box 30939, Salt Lake City, UT 84130-0939
520059991	Email/Text: mrdiscen@discover.com	Mar 12 2024 20:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520053966	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 12 2024 21:00:37	First Premier, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4824
520053968	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 12 2024 20:54:00	Internal Revenue Service, PO Box 9012, Holtzville, NY 11742-9012
520115813	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 12 2024 20:55:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520053970	^ MEBN	Mar 12 2024 20:45:51	Kikoff Lending, PO Box 40070, Reno, NV 89504-4070
520116504	Email/PDF: resurgentbknotifications@resurgent.com	Mar 12 2024 21:00:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520053972	+ Email/Text: Documentfiling@lciinc.com	Mar 12 2024 20:53:00	Lending Club Corp, 71 Stevenson Street, San Francisco, CA 94105-2934
520053974	+ Email/Text: M74banko@mercedes-benz.com	Mar 12 2024 20:53:00	Mercedes Benz Financial, PO Box 961, Roanoke, TX 76262-0961
520066629	Email/Text: notices@bkservicing.com	Mar 12 2024 20:54:00	Mercedes-Benz Vehicle Trust successor in interest, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
520115803	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 12 2024 21:11:22	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520053975	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 12 2024 21:00:05	Midland Mortgage Company, PO Box 26648, Oklahoma City, OK 73126-0648
520075656	+ Email/Text: ext_ebn_inbox@navyfederal.org	Mar 12 2024 20:55:00	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000
520053976	+ Email/Text: ext_ebn_inbox@navyfederal.org	Mar 12 2024 20:55:00	Navy FCU, PO Box 3700, Merrifield, VA 22119-3700
520089401	+ Email/PDF: cbp@omf.com	Mar 12 2024 21:00:29	ONEMAIN FINANCIAL, PO BOX 3251, EVANSVILLE, IN 47731-3251
520053977	+ Email/PDF: cbp@omf.com	Mar 12 2024 21:00:51	Onemain, PO Box 1010, Evansville, IN 47706-1010
520108194	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 12 2024 21:00:18	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520120528	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 12 2024 21:00:52	Portfolio Recovery Associates, LLC, C/O Lending Club Corporation, POB 41067, Norfolk VA 23541
520151401	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 12 2024 21:00:57	Portfolio Recovery Associates, LLC, c/o CAPITAL ONE, N.A., POB 41067, Norfolk, VA 23541
520093363	Email/PDF: resurgentbknotifications@resurgent.com	Mar 12 2024 21:00:32	Pagaya Funding Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520114220	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 12 2024 20:55:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520128553	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 12 2024 20:53:00	State of New Jersey, Division of

District/off: 0312-3

Date Rcvd: Mar 12, 2024

User: admin

Form ID: pdf901

Page 3 of 4

Total Noticed: 55

520053979	+ Email/PDF: SoFiBKNotifications@resurgent.com	Mar 12 2024 21:00:03	Taxation-Bankruptcy Unit, PO Box 245, Trenton, NJ 08695
520053981	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 12 2024 21:00:51	Sofi Bank, 2750 East Cottonwood Parkway, Salt Lake City, UT 84121-7285
520117444	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 12 2024 20:54:00	Synch/Amazon, PO Box 965015, Orlando, FL 32896-5015
520106900	^ MEBN	Mar 12 2024 20:46:06	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
520053965	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 12 2024 20:54:00	UNIFY Financial Federal Credit Union, 7935 W. Sahara Avenue, Suite 201, Las Vegas, NV 89117-7909
520056416	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Mar 12 2024 21:00:15	Elan Financial, PO Box 108, Saint Louis, MO 63179
520053983	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Mar 12 2024 21:00:15	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520053982	+ Email/Text: bankruptcydepartment@unifyfcu.com	Mar 12 2024 20:53:00	US Department of HUD, 451 7th Street SW, Washington, DC 20410-0001
520053984	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 12 2024 21:00:11	Unify Financial FCU, PO Box 10018, Manhattan Beach, CA 90267-7518
520101487	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 12 2024 21:00:56	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
			Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520096406	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520075657	*+	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2024 at the address(es) listed below:

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Mar 12, 2024

Form ID: pdf901

Total Noticed: 55

Name**Email Address**

Albert Russo

docs@russotrustee.com

Brian S. Thomas

on behalf of Debtor Dwight O. Dixon brian@briantomaslaw.com

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Mercedes-Benz Vehicle Trust successor in interest to Daimler Trust wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 5